

# 2011 Property Tax Report

## Kosciusko County

### with Comparisons to Prior Years



Legislative Services Agency

September 2011

This report describes property tax changes in Kosciusko County between 2010 and 2011, with comparison to changes since 2007. In 2011, the changes from the big tax reform of 2008 were fully phased in with the elimination of the last of the state homestead credits. The 2009 recession affected assessments and local tax credits in many counties. Changes in local levies and assessments also were important in many counties.

#### Comparable Homestead Property Tax Changes in Kosciusko County

	2010 to 2011		2007 to 2011	
	Number of Homesteads	% Share of Total	Number of Homesteads	% Share of Total
<b>Summary Change in Tax Bill</b>				
Higher Tax Bill	11,424	66.6%	3,125	18.2%
No Change	178	1.0%	37	0.2%
Lower Tax Bill	5,560	32.4%	14,000	81.6%
<b>Average Change in Tax Bill</b>	<b>4.3%</b>		<b>-14.0%</b>	
<b>Detailed Change in Tax Bill</b>				
20% or More	2,232	13.0%	1,107	6.5%
10% to 19%	3,251	18.9%	697	4.1%
1% to 9%	5,941	34.6%	1,321	7.7%
0%	178	1.0%	37	0.2%
-1% to -9%	4,963	28.9%	2,799	16.3%
-10% to -19%	308	1.8%	3,651	21.3%
-20% to -29%	106	0.6%	3,250	18.9%
-30% to -39%	40	0.2%	2,319	13.5%
-40% to -49%	40	0.2%	1,067	6.2%
-50% to -59%	39	0.2%	406	2.4%
-60% to -69%	18	0.1%	187	1.1%
-70% to -79%	9	0.1%	109	0.6%
-80% to -89%	10	0.1%	60	0.3%
-90% to -99%	8	0.0%	40	0.2%
-100%	19	0.1%	112	0.7%
<b>Total</b>	<b>17,162</b>	<b>100.0%</b>	<b>17,162</b>	<b>100.0%</b>

Note: Percentages may not total due to rounding.

★★★★★★  
 LOSS OF STATE HOMESTEAD  
 CREDIT AND HIGHER TAX  
 RATES RAISE HOMEOWNER  
 TAX BILLS  
 ★★★★★★

#### Homestead Property Taxes

Homestead property taxes increased 4.3% on average in Kosciusko County in 2011. This was near the state average of 4.4%. Kosciusko County homestead taxes were still 14.0% lower in 2011 than they were in 2007, before the big tax reform. The homestead tax increase in 2011 was partly due to the phaseout of the state homestead credit in 2011. The state homestead credit was 3.5% in Kosciusko County in 2010. An increase in Kosciusko's tax rates also contributed to the homestead tax bill rise.

#### Tax Rates

Property tax rates increased in the majority of Kosciusko County tax districts. The average tax rate increased by 4.1% because of an increase in the levy coupled with a decline in net assessed value. Levies in Kosciusko County increased by 2.9%. The biggest levy increase was in the Wawasee Community Schools debt service fund. Kosciusko County's total net assessed value declined by 1.5% in 2011. (The certified net AV used to compute tax declined by 1.1%.) Homestead net assessments decreased by 3.5%, while agricultural net assessments increased by 2.1%. Other residential assessments showed a small decrease at 0.8%, while business net assessments decreased by 1.2%.

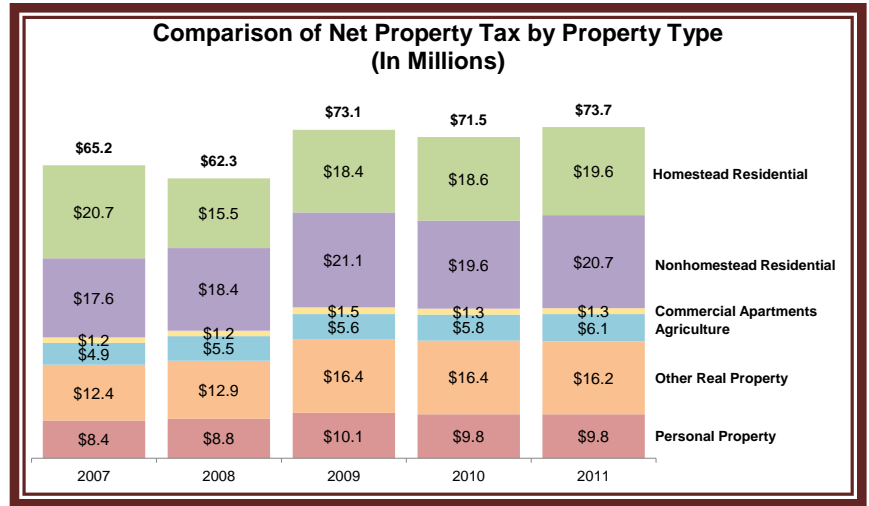
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**DECREASES IN TAX PAYMENTS FOR BUSINESS  
AND APARTMENTS; INCREASES FOR OTHER  
RESIDENTIAL AND AGRICULTURE**

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**Net Tax Bill Changes - All Property Types**

Net tax bills for all taxpayers rose 3.1% in Kosciusko County in 2011, similar to the statewide increase of 2.8%. Other residential property, which includes smaller rentals and second homes, saw net tax bills increase by 6.0%. Tax bills for commercial apartments fell 4.0%. Business tax bills - which include commercial, industrial and utility buildings, land and equipment - declined slightly by 0.9%. These tax bill changes reflect the higher tax rates and generally lower assessed values for nonhomestead property. Agricultural tax bills increased by 5%. This was partly due to the 3.2% increase in the base rate assessment of farm land, from \$1,250 to \$1,290 per acre for taxes in 2011.



**Tax Cap Credits**

Property taxes are capped at 1% of gross assessed value for homesteads, 2% for other residential property (including rental housing and second homes) and farmland, and 3% for business land, buildings, and equipment. Taxpayers receive credits when their tax bills exceed the caps. Credits are revenue lost to local governments.

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**TAX CAP CREDITS DECREASED  
SLIGHTLY IN 2011**

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Total tax cap credit losses in Kosciusko County were \$858,811, or 1.2% of the levy. This was less than the state average loss rate of 9.2%, and less than the median value of 3.8% among all counties. Tax rates are the main determinant of tax cap credits, and Kosciusko County's tax rates were lower than the state median in most taxing districts.

More than half of the total tax cap credits were in the 2% nonhomestead/farmland category; most of the rest were in the 1% homestead category. Kosciusko had no district tax rates above \$3 per \$100 assessed value, so no business property in the 3% tax cap category qualified for credits. The largest percentage losses were in the city of Nappanee and the town of Silver Lake. The largest dollar losses were in the city of Warsaw and the Warsaw Community School Corporation.

Kosciusko County Tax Cap Credits	1%	2%	3%	Elderly	Total	% of Levy
2010 Tax Cap Credits	\$304,364	\$552,633	\$0	\$34,465	\$891,463	1.3%
2011 Tax Cap Credits	330,938	487,669	0	40,204	858,811	1.2%
Change	\$26,574	-\$64,965	\$0	\$5,738	-\$32,652	-0.1%

Tax cap credits decreased slightly in Kosciusko County in 2011 by \$32,652, or 4%. The reduced

credits represent a revenue gain of 0.1% of the total tax levy. All of the decrease in tax cap credits was in the 2% tax cap category, which was due to tax rate decreases in the Warsaw City taxing districts. The elimination of the state homestead credit caused much of the 1% tax cap credit increase.

**The Effect of Recession**

The 2009 recession had an effect on Kosciusko County assessments for pay-2011. Property values and construction activity appear to have fallen in Kosciusko County in 2009. Faster assessment growth would have reduced tax rates, which would have reduced tax cap credit losses more.

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**2009 RECESSION REDUCED ASSESSED  
VALUES IN 2011**

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Property Type	Gross AV 2010	Gross AV 2011	Gross AV Change	Net AV 2010	Net AV 2011	Net AV Change
Homesteads	\$3,519,160,270	\$3,468,520,220	-1.4%	\$1,776,464,943	\$1,714,752,329	-3.5%
Other Residential	1,912,339,600	1,901,530,834	-0.6%	1,906,594,062	1,891,867,725	-0.8%
Ag Business/Land	460,663,140	470,315,836	2.1%	459,722,324	469,399,301	2.1%
Business Real/Personal	1,934,032,260	1,941,798,071	0.4%	1,501,500,595	1,483,524,104	-1.2%
<b>Total</b>	<b>\$7,826,195,270</b>	<b>\$7,782,164,961</b>	<b>-0.6%</b>	<b>\$5,644,281,924</b>	<b>\$5,559,543,459</b>	<b>-1.5%</b>

Net AV equals Gross AV less deductions and exemptions • Tax rates are calculated on Net AV • Circuit breaker tax caps are calculated on Gross AV

### Kosciusko County Levy Comparison by Taxing Unit

Taxing Unit	2007	2008	2009	2010	2011	% Change			
						2007 - 2008	2008 - 2009	2009 - 2010	2010 - 2011
<i>County Total</i>	86,874,500	90,114,563	68,504,134	68,019,063	69,985,658	3.7%	-24.0%	-0.7%	2.9%
State Unit	138,564	142,533	0	0	0	2.9%	-100.0%		
Kosciusko County	9,872,711	10,511,760	9,409,560	9,713,845	9,933,758	6.5%	-10.5%	3.2%	2.3%
Clay Township	57,323	60,771	60,451	61,567	63,078	6.0%	-0.5%	1.8%	2.5%
Etna Township	37,866	45,191	45,686	46,862	47,852	19.3%	1.1%	2.6%	2.1%
Franklin Township	48,373	50,321	52,313	54,297	55,474	4.0%	4.0%	3.8%	2.2%
Harrison Township	98,403	102,742	102,783	106,013	107,950	4.4%	0.0%	3.1%	1.8%
Jackson Township	53,625	56,943	58,089	59,444	61,246	6.2%	2.0%	2.3%	3.0%
Jefferson Township	32,039	33,184	34,449	35,747	36,559	3.6%	3.8%	3.8%	2.3%
Lake Township	36,729	43,972	44,241	45,553	46,115	19.7%	0.6%	3.0%	1.2%
Monroe Township	17,821	18,584	19,327	20,055	20,543	4.3%	4.0%	3.8%	2.4%
Plain Township	301,880	311,751	311,006	320,052	329,190	3.3%	-0.2%	2.9%	2.9%
Prairie Township	56,360	40,046	41,605	43,164	44,261	-28.9%	3.9%	3.7%	2.5%
Scott Township	10,937	18,414	19,124	19,771	20,276	68.4%	3.9%	3.4%	2.6%
Seward Township	64,641	61,466	66,854	62,380	63,484	-4.9%	8.8%	-6.7%	1.8%
Tippecanoe Township	359,884	348,796	352,977	364,169	370,536	-3.1%	1.2%	3.2%	1.7%
Turkey Creek Township	327,486	339,533	1,678,674	1,762,997	1,472,451	3.7%	394.4%	5.0%	-16.5%
Van Buren Township	83,844	87,568	85,972	88,869	88,281	4.4%	-1.8%	3.4%	-0.7%
Washington Township	90,723	93,489	95,135	97,840	99,513	3.0%	1.8%	2.8%	1.7%
Wayne Township	658,059	682,353	674,132	417,843	424,128	3.7%	-1.2%	-38.0%	1.5%
Warsaw Civil City	8,109,794	8,346,385	8,635,637	10,737,438	10,212,333	2.9%	3.5%	24.3%	-4.9%
Nappanee Civil City	149,682	161,095	166,400	177,512	182,329	7.6%	3.3%	6.7%	2.7%
Burket Civil Town	18,188	3,539	11,289	11,600	11,900	-80.5%	219.0%	2.8%	2.6%
Claypool Civil Town	68,441	71,956	74,833	77,677	79,686	5.1%	4.0%	3.8%	2.6%
Etna Green Civil Town	72,380	75,042	0	64,340	66,635	3.7%	-100.0%		3.6%
Leesburg Civil Town	63,133	65,473	68,154	70,725	72,287	3.7%	4.1%	3.8%	2.2%
Mentone Civil Town	207,529	214,521	219,610	228,199	233,973	3.4%	2.4%	3.9%	2.5%
Milford Civil Town	419,582	434,381	444,997	465,828	477,223	3.5%	2.4%	4.7%	2.4%
North Webster Civil Town	307,628	318,371	328,275	340,186	348,630	3.5%	3.1%	3.6%	2.5%
Pierceton Civil Town	179,333	175,856	193,280	192,654	192,624	-1.9%	9.9%	-0.3%	0.0%
Sidney Civil Town	10,939	11,344	11,797	12,246	12,566	3.7%	4.0%	3.8%	2.6%
Silver Lake Civil Town	222,176	229,519	238,017	246,908	253,193	3.3%	3.7%	3.7%	2.5%
Syracuse Civil Town	1,564,492	1,555,868	1,420,715	1,458,809	1,443,961	-0.6%	-8.7%	2.7%	-1.0%
Winona Lake Civil Town	810,267	839,423	861,936	859,258	856,238	3.6%	2.7%	-0.3%	-0.4%
Wa-Nee Community School Corp	2,251,187	2,271,139	1,446,537	1,402,024	1,297,080	0.9%	-36.3%	-3.1%	-7.5%
Wawasee Community School Corp	18,544,623	19,559,736	11,870,181	10,075,698	12,749,568	5.5%	-39.3%	-15.1%	26.5%
Warsaw Community School Corp	27,771,012	28,752,119	19,740,059	18,394,929	18,000,340	3.5%	-31.3%	-6.8%	-2.1%
Tippecanoe Valley School Corp	5,628,671	5,791,225	3,446,593	3,554,475	3,496,609	2.9%	-40.5%	3.1%	-1.6%
Whitko Community School Corp	4,313,616	4,301,383	2,640,958	2,770,585	2,993,164	-0.3%	-38.6%	4.9%	8.0%
Triton School Corp	891,845	811,170	360,321	385,442	477,646	-9.0%	-55.6%	7.0%	23.9%
Nappanee Public Library	31,477	34,121	36,566	126,637	137,770	8.4%	7.2%	246.3%	8.8%
Milford Public Library	125,630	135,584	140,987	146,265	149,943	7.9%	4.0%	3.7%	2.5%
Pierceton Public Library	44,684	46,223	48,134	49,952	51,199	3.4%	4.1%	3.8%	2.5%
Syracuse Public Library	291,116	296,574	307,999	319,664	328,092	1.9%	3.9%	3.8%	2.6%
Warsaw Community Public Library	1,627,269	1,678,243	1,722,221	1,797,138	1,825,639	3.1%	2.6%	4.4%	1.6%
Bell Memorial Public Library	206,798	208,294	221,822	223,382	228,939	0.7%	6.5%	0.7%	2.5%
North Webster Library	306,742	317,881	330,762	343,113	352,040	3.6%	4.1%	3.7%	2.6%
Kosciusko County Solid Waste Mgt Dist	161,658	160,349	164,893	165,911	169,356	-0.8%	2.8%	0.6%	2.1%
Winona Lake Redevelopment Comm	0	18,090	18,769	0	0		3.8%	-100.0%	
Warsaw City Redevelopment Comm	127,340	180,242	180,014	0	0	41.5%	-0.1%	-100.0%	
Milford Town Redevelopment Comm	0	0	0	0	0				
Pierceton Town Redevelopment Comm	0	0	0	0	0				
Kosciusko County Redevelopment Comm	0	0	0	0	0				
Claypool Redevelopment Comm	0	0	0	0	0				

# Kosciusko County 2011 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates						Net Tax Rate, Homesteads
			LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	
43001	Clay Township	1.1327	--	--	--	--	--	--	1.1327
43002	Claypool Town	2.2983	--	--	--	--	--	--	2.2983
43003	Etna Township	1.1569	--	--	--	--	--	--	1.1569
43004	Etna Green Town	1.6820	--	--	--	--	--	--	1.6820
43005	Franklin Township	1.4195	--	--	--	--	--	--	1.4195
43009	Jackson Township	1.7098	--	--	--	--	--	--	1.7098
43010	Sidney Town	2.2250	--	--	--	--	--	--	2.2250
43011	Jefferson Township, West	1.5470	--	--	--	--	--	--	1.5470
43012	Jefferson Township, East	0.8107	--	--	--	--	--	--	0.8107
43013	Lake Township	1.1226	--	--	--	--	--	--	1.1226
43014	Silver Lake Town	2.5672	--	--	--	--	--	--	2.5672
43015	Monroe Township	1.6402	--	--	--	--	--	--	1.6402
43016	Plain Township	1.0967	--	--	--	--	--	--	1.0967
43017	Warsaw City-Plain Township	2.2371	--	--	--	--	--	--	2.2371
43018	Leesburg Town	1.5841	--	--	--	--	--	--	1.5841
43019	Prairie Township	1.0799	--	--	--	--	--	--	1.0799
43020	Scott Township	1.2858	--	--	--	--	--	--	1.2858
43021	Seward Township	1.3982	--	--	--	--	--	--	1.3982
43022	Burket Town	1.7972	--	--	--	--	--	--	1.7972
43023	Tippecanoe Township	0.8272	--	--	--	--	--	--	0.8272
43024	North Webster Town	1.3992	--	--	--	--	--	--	1.3992
43025	Turkey Creek Township	0.8236	--	--	--	--	--	--	0.8236
43026	Syracuse Town	1.5115	--	--	--	--	--	--	1.5115
43027	Van Buren Township	0.8220	--	--	--	--	--	--	0.8220
43028	Milford Town	1.5438	--	--	--	--	--	--	1.5438
43029	Washington Township	1.7351	--	--	--	--	--	--	1.7351
43030	Pierceton Town	2.2485	--	--	--	--	--	--	2.2485
43031	Wayne Township	1.4641	--	--	--	--	--	--	1.4641
43032	Warsaw City-Wayne Township	2.2305	--	--	--	--	--	--	2.2305
43033	Winona Lake Town	1.7647	--	--	--	--	--	--	1.7647
43034	Harrison Township	1.5865	--	--	--	--	--	--	1.5865
43035	Mentone Town-Harrison Township	2.4429	--	--	--	--	--	--	2.4429
43036	Mentone Town-Franklin Township	2.4460	--	--	--	--	--	--	2.4460
43038	Nappanee City-Jefferson Township	2.9136	--	--	--	--	--	--	2.9136

Notes: A *Taxing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.

The *Tax Rate* is the gross levy divided by net assessed value, in dollars per \$100 assessed value.

The *LOIT*, *COIT*, and *CEDIT* credits are funded by local income taxes.

The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

**Kosciusko County 2011 Circuit Breaker Cap Credits**

Taxing Unit Name	Circuit Breaker Credits by Property Type					Circuit Breaker as % of Levy	
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total	Levy	
<i>Non-TIF Total</i>	329,438	479,619	0	40,066	849,123	69,985,658	1.2%
<i>TIF Total</i>	1,501	8,049	0	138	9,688	2,887,192	0.3%
<i>County Total</i>	330,939	487,669	0	40,204	858,811	72,872,850	1.2%
Kosciusko County	28,411	38,847	0	4,799	72,057	9,933,758	0.7%
Clay Township	3	94	0	11	109	63,078	0.2%
Etna Township	1	0	0	115	116	47,852	0.2%
Franklin Township	8	69	0	6	83	55,474	0.1%
Harrison Township	25	297	0	34	355	107,950	0.3%
Jackson Township	2	89	0	113	204	61,246	0.3%
Jefferson Township	10	373	0	13	396	36,559	1.1%
Lake Township	17	309	0	13	339	46,115	0.7%
Monroe Township	0	0	0	23	23	20,543	0.1%
Plain Township	14	13	0	75	102	329,190	0.0%
Prairie Township	0	0	0	16	16	44,261	0.0%
Scott Township	0	0	0	4	4	20,276	0.0%
Seward Township	0	0	0	27	27	63,484	0.0%
Tippecanoe Township	0	0	0	196	196	370,536	0.1%
Turkey Creek Township	60	0	0	214	274	1,472,451	0.0%
Van Buren Township	0	0	0	56	56	88,281	0.1%
Washington Township	12	215	0	140	367	99,513	0.4%
Wayne Township	4,512	4,796	0	304	9,612	424,128	2.3%
Warsaw Civil City	135,550	164,069	0	6,224	305,842	10,212,333	3.0%
Nappanee Civil City	593	21,780	0	18	22,391	182,329	12.3%
Burket Civil Town	2	0	0	3	5	11,900	0.0%
Claypool Civil Town	96	2,718	0	82	2,896	79,686	3.6%
Etna Green Civil Town	8	0	0	784	792	66,635	1.2%
Leesburg Civil Town	8	0	0	125	133	72,287	0.2%
Mentone Civil Town	772	9,053	0	114	9,939	233,973	4.2%
Milford Civil Town	0	0	0	606	607	477,223	0.1%
North Webster Civil Town	0	0	0	436	436	348,630	0.1%
Pierceton Civil Town	97	3,635	0	444	4,176	192,624	2.2%
Sidney Civil Town	6	389	0	84	478	12,566	3.8%
Silver Lake Civil Town	1,213	21,837	0	374	23,423	253,193	9.3%
Syracuse Civil Town	445	0	0	903	1,348	1,443,961	0.1%
Winona Lake Civil Town	10,389	0	0	487	10,877	856,238	1.3%
Wa-Nee Community School Corp	456	16,744	0	270	17,469	1,297,080	1.3%
Wawasee Community School Corp	336	0	0	3,872	4,207	12,749,568	0.0%
Warsaw Community School Corp	125,451	146,546	0	10,046	282,044	18,000,340	1.6%
Tippecanoe Valley School Corp	989	11,404	0	1,089	13,481	3,496,609	0.4%
Whitko Community School Corp	340	9,827	0	4,625	14,792	2,993,164	0.5%
Triton School Corp	13	0	0	1,443	1,456	477,646	0.3%
Nappanee Public Library	107	3,929	0	29	4,065	137,770	3.0%
Milford Public Library	0	0	0	112	112	149,943	0.1%
Pierceton Public Library	10	267	0	81	357	51,199	0.7%
Syracuse Public Library	13	0	0	48	61	328,092	0.0%
Warsaw Community Public Library	18,846	20,032	0	1,267	40,144	1,825,639	2.2%
Bell Memorial Public Library	140	1,625	0	75	1,840	228,939	0.8%
North Webster Library	0	0	0	186	186	352,040	0.1%
Kosciusko County Solid Waste Mgt Dist	484	662	0	82	1,228	169,356	0.7%
Turkey Creek Twp Fire Terr	0	0	0	0	0	0	
Winona Lake Redevelopment Comm	0	0	0	0	0	0	
Warsaw City Redevelopment Comm	0	0	0	0	0	0	
Milford Town Redevelopment Comm	0	0	0	0	0	0	
Pierceton Town Redevelopment Comm	0	0	0	0	0	0	
Kosciusko County Redevelopment Comm	0	0	0	0	0	0	
Claypool Redevelopment Comm	0	0	0	0	0	0	
TIF - Dreyfus (Clay)	0	0	0	0	0	184,805	0.0%
TIF - Claypool #1	0	0	0	0	0	13,474	0.0%
TIF - Claypool #2	0	306	0	125	431	14,553	3.0%
TIF - Warsaw Central (Warsaw)	0	438	0	0	438	290,743	0.2%
TIF - Winona Interurban (Warsaw)	0	0	0	0	0	6,876	0.0%
TIF - Winona Lake	199	0	0	0	199	113,754	0.2%
TIF - Pierceton	0	1,283	0	13	1,296	399,400	0.3%
TIF - Milford	0	0	0	0	0	109,705	0.0%
TIF - Kosciusko County (Van Buren)	0	0	0	0	0	51,455	0.0%
TIF - Warsaw North (Warsaw Plain)	1,302	6,022	0	0	7,323	1,667,278	0.4%
TIF - Leesburg (Plain)	0	0	0	0	0	2,502	0.0%
TIF - Syracuse	0	0	0	0	0	32,646	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

**Circuit Breaker Credit Types:**

*Homesteads* are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.

*Other Residential/Farmland* includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.

*All Other Real/Personal* is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.

*Elderly* includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.

The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.